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FAMILY TIES

A Christmas Bargain?

BY SUSAN E. MURRAY

We sometimes wish dollars grew on trees—especially at Christmas! Some clever soul decided to name their bargain store, “Dollar Tree.” There is a Dollar Tree store near me, and it has a huge inventory with nothing priced at more than one dollar! Chances are there’s a dollar store in your neighborhood too. Maybe you have Family Dollar or Dollar General (or one of many other smaller chains). Combined, these three chains offer us shopping in 19,400 stores where people spent a whopping \$24.4 billion in 2009.

A dollar seems like such a bargain these days! And in most cases it is, *but ...* a dollar here and a dollar there adds up! A few days before Easter last spring I was in the Dollar Tree, and the couple ahead of me purchased more than \$60 worth of Easter basket goodies! As the man doled out the cash from his billfold, I could see the tension between them. She shopped, he paid—and the kids likely got lots of “stuff” they didn’t even know they wanted!

I like to think of the dollar store phenomenon as a metaphor of Christmas shopping. Yes, the bargains may be great; but how easy it is to spend too much—thus defeating our purpose.

With Christmas around the corner, Americans project they will spend some \$700–\$750 on Christmas gifts this season. I invite you to keep several things in mind as you finish your holiday shopping this year.

First, ask yourself, “Why am I buying this?” Then ask yourself if the person you are buying for really needs or even wants the gift, even if it’s a bargain from a dollar store.

Second, set a limit on the total you will spend on gifts, decorations and holiday accessories. This doesn’t match our romantic notions of gift-giving, but it is an honest approach.

Americans tend to go overboard for the holidays. We want to show our love and affection for family and friends. Also, we are marketed to spend. I encourage you to determine not to be “guilted” into spending because of what others are or may be spending on you! Ellen White suggests that gifts be “a token of affectionate remembrance.” She says, “It is pleasant to receive a gift, however small, from those we love.



It is an assurance that we are not forgotten, and seems to bind us to them a little closer.”¹

If you need to spend less, think of ways to give less expensive gifts. How about a gift of spending time with a loved one in a way that isn’t customary? If you want to spend more on Christmas gifts, cut back on eating out, order less pizzas and/or lattes, cut cell phone use and TV channel options, for example.

Third, if you don’t have the cash—don’t buy. Credit card bills aren’t any fun after the holidays! Don’t be fooled by no-interest plans. When the fervor of the season is over, or you have unexpected financial challenges in the future, you will suffer the consequences.

While layaway plans were developed to provide a helpful service to customers, experts say their time has passed and they can be expensive. For example, there will be a layaway fee and a cancellation fee if you decide not to continue the purchase. If the article goes on sale, you likely won’t be able to get it at the lower cost. Besides, when you go back into the store every week to make a layaway payment, it’s much easier to buy more!

Fourth, if you didn’t have a plan for this year, make a plan for giving for 2011! One family I know decided to also give a monetary contribution equal to what they spend this year on gift-giving to a favorite charity. That takes a plan!

Susan Murray is a professor emeritus of Behavioral Sciences at Andrews University, and she is a certified family life educator and a licensed marriage and family therapist.

1. White, Ellen G. *The Adventist Home*. Tennessee: Southern Publishing Association. (1952).